D. REMARKS

Status of the Claims

Claims 1-20 are currently present in the Application, and claims 1, 9, and 13 are independent claims. Claims 1, 5, 6, 9, 13, 17, and 18 have been amended. Support for the amendments is found, inter alia, in Applicant's specification on page 4, lines 2-6, page 7, lines 19-24, and page 8, lines 8-11. No new matter has been added as a result of these amendments.

Examiner Interview

Applicant wishes to thank Examiner Akintola and Examiner Kazimi for the courtesy extended to Applicant's attorney during a telephone interview on May 2, 2006. During the interview, the independent claims were discussed with regard to the cited prior art, Ferin (see full discussion below). Applicant's attorney noted that Ferin discloses sending a resume to any "subscribing company," and proposed amending Applicant's independent claims to clarify that Applicant teaches and claims selecting one or more financial institutions where a user has an account. Examiners Akintola and Kuzimi agreed that this would be helpful, and further recommended amending the preamble to specify that the claims are directed to updating financial account information. Examiners Akintola and Kuzimi also recommended amending the claims to specify that the access information corresponding to the selected financial institutions is obtained from a storage area on the client computer. Applicant has made such amendments. No agreement was reached regarding the claims during the telephone interview.

Amendment to the Specification

The specification was amended to correct an inadvertent, typographical error.

Drawings

The Office Action did not indicate whether the formal drawings filed by the Applicant are accepted by the Examiner. Applicant respectfully requests that the Examiner indicate whether the drawings filed with the Application on March 26, 2001 are accepted by the Examiner in the next communication.

Claim Rejections – Alleged Obviousness Under 35 U.S.C. § 103

Claims 1-20 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Ferin, published application WO 00/36535 (hereinafter Ferin). Applicant respectfully traverses the rejections under 35 U.S.C. § 103.

Applicant teaches and claims a method, information handling system, and computer program product for notifying financial institutions regarding customer contact changes. When a user changes his or her personal contact information, the user can send these changes to one or more financial institutions at which the customer has a financial account, such as a bank account, loan account, etc. Independent claims 1, 9, and 13 have been amended to clarify that client contact data is changed for a user at one or more financial institutions at which the user has a financial account. Using independent claim 1 as an exemplary claim, independent claims 1, 9, and 13 include the following elements:

- selecting one or more of the financial institutions, wherein the user has one or more financial accounts with each of the selected financial institutions

- retrieving access information corresponding to the selected financial institutions, wherein the access information is retrieved from a finance program data area on a client computer

- packaging the client contact data with data from the retrieved access information forming one or more client contact update requests

- sending one of the client contact update requests from the client computer to each of the selected financial institutions using data from the retrieved access information

To establish *prima facie* obviousness of a claimed invention, **_all the claim limitations_** must be taught or suggested by the prior art. *In re Royka*, 490 F.2d 981, 180 USPQ 580 (CCPA 1974). "All words in a claim must be considered in judging the patentability of that claim against the prior art." *In re Wilson*, 424 F.2d 1382, 1385, 165 USPQ 494, 496 (CCPA 1970). If an independent claim is nonobvious under 35 U.S.C. 103, then any claim depending therefrom is nonobvious. *In re Fine*, 837 F.2d 1071, 5 USPQ2d 1596 (Fed. Cir. 1988). Manual of Patent Examining Procedure § 2143.03 (emphasis added).

Ferin does not teach or suggest each of the elements of Applicant's independent claims. Rather, Ferin purports to teach a system and method for allowing a user to create curricula vitae based on a predetermined information structure, and then send the curricula vitae to subscribing companies (page 4, lines 2-8 and page 9, lines 7-15). The Examiner admits that Ferin does not teach "selecting one or more financial institutions" as taught and claimed by Applicant (see Office Action, page 3,

lines 5). However, the Examiner states that it would be obvious to modify Ferin to include financial institutions. Applicant respectfully disagrees. As amended, Applicant's independent claims include selecting financial institutions at which a "user has one or more financial accounts." Ferin discloses that a user creates a curriculum vitae, and then sends it to one or more "subscribing companies" (page 9, lines 7-15). A "subscribing company" appears to be a company that is actively soliciting resumes from prospective job applicants. A "subscribing company" is not a "financial institution" where a "user has one or more financial accounts," as taught and claimed by Applicant. In other words, Ferin appears to allow a user to send his or her resume to *any subscribing company*, whereas Applicant teaches and claims a method for updating client contact data for financial institutions *where a user has a financial account.*

Applicant teaches and claims that client contact update requests are sent to selected financial institutions where a user has financial accounts. The method disclosed by Ferin, i.e. allowing curricula vitae to be sent to any subscribing company, would not make sense when it comes to updating client contact information for financial accounts. It would not make sense for a user to send updated client contact information to any financial institution that happened to subscribe to a particular service. What makes sense, and what Applicant teaches and claims, is that updated client contact data is sent to selected financial institutions where a user has financial accounts. Ferin actually teaches away from Applicant's invention by allowing curricula vitae to be sent to any subscribing company.

Applicant further submits that Ferin does not teach or suggest "retrieving access information corresponding to the selected financial institutions, wherein the access information is retrieved from a finance program data area on a client computer." In Ferin, the companies that ultimately receive resumes from users are "subscribing companies." A subscribing company is a company "having the corresponding process subsystem . . . to allow the user to selected desired companies to send his/her curriculum" (page 9, lines 7-10). Because companies "subscribe" to receive resumes, there is no need for the system described in Ferin to have to retrieve access information for the companies. Applicant's teach and claim the ability to update client contact data for a variety of financial institutions at which a user has financial accounts. These financial institutions may or may not be related to each other, and each may have a different access mechanism. The various access mechanisms are stored in a "finance program data area" on the client computer. Therefore, Applicant teaches and claims "retrieving access information corresponding to the selected financial institutions, wherein the access information is retrieved from a finance program data area on a client computer," so that the updated client contact data can be sent "from the client computer to each of the selected financial institutions," using the access mechanism required by that financial institution.

Because Ferin does not teach or suggest "retrieving access information corresponding to the selected financial institutions, wherein the access information is retrieved from a finance program data area on a client computer," it follows that Ferin also does not teach or suggest "packaging the client

contact data with data from the retrieved access information forming one or more client contact update requests," as taught and claimed by Applicant. Although Ferin appears to allow periodic updates to be sent to subscribing companies (page 12, lines 4-13), Ferin does not teach or suggest any type of "packaging" of "client contact data" with "access information" in order to form "one or more client contact update requests," as taught and claimed by Applicant.

As discussed above, Ferin does not teach or suggest several of the claim elements found in Applicant's independent claims, and indeed, Ferin actually teaches away from Applicant's claims. For the reasons set forth above, Applicant respectfully submits that independent claims 1, 9, and 13, and the claims which depend from them, are patentable over Ferin, and respectfully request that they be allowed.

Conclusion

As a result of the foregoing, it is asserted by Applicant that the remaining claims in the Application are in condition for allowance, and Applicant respectfully requests an early allowance of such claims.

PATENT

Applicant respectfully request that the Examiner contact the Applicant's attorney listed below if the Examiner believes that such a discussion would be helpful in resolving any remaining questions or issues related to this Application.

Respectfully submitted,

By /Leslie A. Van Leeuwen Reg. No. 42,196/
Leslie A. Van Leeuwen, Reg. No. 42,196
Van Leeuwen & Van Leeuwen
Attorneys for Applicant
Telephone: (512) 301-6738
Facsimile: (512) 301-6742